

**REMARKS****Claims 36 and 69**

Relative to the latest Office Action response, claims 36 and 69 have been amended. No new matter has been added.

**The Prior Art**

The applicants respectfully assert that, in addition to the differences described in the latest Office Action response, Siann et al. do not suggest an SMS text message is a signature over a token, as claimed.

**Telephonic Interview**

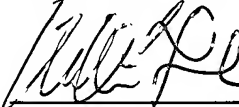
The applicants thank the Examiner for the kind and courteous advice provided in a telephonic interview on August 14, 2006. In the interview, neither party raised any substantive issues regarding the patentability of the claims. The Examiner recommended filing a supplemental amendment, in addition to faxing a copy of the supplemental amendment to the Examiner's attention. The applicants thank the Examiner for the suggestion.

**Conclusion**

A Notice of Allowance is therefore respectfully requested. Should the Examiner find that a telephone or in-person conference would expedite the prosecution of this Application further, he is invited to contact the Applicants' counsel at the contact listed below for such a conference.

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Respectfully submitted,  
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